PATENT

Atty. Docket No.: 11JN-123385

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re applica	tion of:)	
••	David PINTSOV et al.	j	
Serial No.:	10/799,871) Art Unit:	2624
Filed:	March 12, 2004) Examiner:	David RASHID
) Confirmati	on No.: 6131
For:	SYSTEM AND METHOD FOR)	
	AUTOMATIC SELECTION OF)	
	TEMPLATES FOR IMAGE-BASED)	
	FRAUD DETECTION)	
)	

San Diego, California October 15, 2007

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

RESPONSE TO OFFICE ACTION

In response to the non-final Office Action dated September 6, 2007, the following amendments and remarks are submitted for the Examiner's consideration.